

## July/August Newsletter

This Newsletter is for July and August. We hope you enjoy it.

Please keep these pages for information on upcoming events.

The next newsletter will be for September, 2004.

Have a wonderful summer!

### July Shopping Days:

July 8                Walmart  
July 12              Shopping Around Town  
July 26              Walpole Mall

### August Shopping Days:

August 2.....Shopping Around Town Of Walpole  
August 16..... Walpole Mall  
August 26.....WalMart

### Wednesday, July 7

The Walpole Senior Bus will travel to the comfortable Dedham Cinema for a noontime matinee showing of the up-coming release of "The Notebook". Cool-off and watch a mid-week movie for \$6.25. Charge for the bus is \$1.00 to be paid at sign-up. Call the Center at (508)668-3330 on or after July 1 for exact time of departure. *Please sign-up advance at the Senior Center*

### Thursday, July 15

#### Culinary Archives & Museum

Join us for a look at the fascinating history of hospitality and gastronomy at the Culinary Archives & Museum at Johnson & Wales University. A special exhibit of presidential letters and documentation pertaining to food and entertainment at the White House will be highlighted. Lunch will follow at the Johnson & Wales Inn. Cost of the trip is \$8.00. Lunch will be a fixed cost of \$10.95 (including gratuity and non-alcoholic beverage) to be paid at the restaurant. *Please come to the center to sign-up (we will have a list of the "express lunches" offered to be selected ahead).*

### Thursday, July 29 – Circuit Breaker Information Provided at the Senior Center

Ernie Granger and Tony Carrara will be here to speak to people who have not yet applied for the Circuit Breaker rebate but believe they are eligible. Please call the Center and we will put your name on the schedule (508)668-3330.

### Wednesday, August 4 at 2:00pm

#### Senior Club Clambake at the Senior Center

Cost is \$25

Sign up on Wednesday or Friday with Mary Murphy no later than July 23 at the Senior Center or call (508)668-9605.

### **Thursday, August 5 – Classic Movie Matinee at Dedham Showcase**

Join us for an “oldie but goody” at a good old-fashioned ticket price. The Senior Bus will travel to Dedham Cinema for a 1:00pm showing of “Lets Dance” starring Fred Astaire and Betty Hutton. Cost of admission is \$1.00 and bus will be \$1.00. We will leave the Center at 12:00noon. *Please sign-up in advance at the Senior Center*

### **Castle Island**

**Monday, August 9 at 10:00am**

*Weather Permitting....*

The Senior Bus will take a leisurely trip to Castle Island. Bring a chair, a drink and a lunch or (if the vendor is there) buy a hot dog and a drink. Sit in the shade, have a chat or take a short walk. Cost is for the bus only \$1.00. *Please sign-up in advance at the Center.*

### **Peabody Essex Museum**

**Thursday, August 12**

We will be traveling by motor coach up to the beautiful seaside town of Salem MA. Journey through a world of art and culture at the dramatic Peabody Essex Museum. Special exhibit Yin Yu Tang, A Chinese House will be included. Cost of the trip is \$33.00 – lunch is on your own either at the Museum Café or nearby Pickering Wharf. Bus will be ready to leave at 8:30am. *Please sign-up in advance at the Senior Center.*

### **Senior Swim at the Center Pool**

Senior Swim returns to the Walpole Center Pool Monday through Friday 12noon-1pm.. Watch the Walpole Times for the date. Cool off for an hour at the Walpole Center Pool. \$1.00 admission.

### **Looking Ahead in September...**

**Veteran's** will be on Board the USS Salem on September 9

**Senior Citizen Club Meeting**, Wed., Sept. 1, Roger Turner will speak on Emergency Preparedness.

**“The All Nigh Strut” at the Turtle Lane Theatre**-Sunday, September 26, 2pm matinee. Cost will be \$24. Come to the Senior Center to sign-up now.

### **Watch for:**

- **“Here’s to Your Health....”** at the Walpole Senior Center an informative health fair including representatives from some of our local healthcare providers
- **The BIG E trip**

### **URGENT APPEAL**

**Needed Immediately!!**

Some caring volunteers to drive our senior s to doctor appointments. These seniors no longer have the luxury of driving themselves and must rely on others for help.

Unfortunately we have had to cancel many appointments because we are down to only two volunteer drivers. If you can spare some time in your weekday schedule, we call on

an “as-needed” basis. Call Jeanne at (508)668-3330 or stop by the Senior Center for an application.

### **New Pond Programs:**

(sign-up sheets at the Walpole Senior Center)

**Thursday, July 29 at 7:30pm**

**John O’Neil Entertains**

**Monday, August 2 at 2:30pm**

**Wingmasters – Live Birds of Prey**

Call New Pond Village for more information on above events

### **Virginia Clarq, RN, Walpole Area VNA**

#### **Skin Cancer**

Skin cancer is the most common occurring of all cancers affecting thousands of Americans each year. Anyone who has spent time in the sun is at risk for developing skin cancer. Fortunately, it can be treated, if recognized in its early stages.

Be aware that actinic keratosis, a crusty or scaly bump appearing on the skin’s surface which develops over time, can be a precursor of skin cancer. Older people are more likely to develop these lesions because of cumulative sun exposure over the years. It is an indication of sun damage and should be evaluated and possibly treated.

Year round sun protection is important. The sun’s rays can penetrate some clothing, car and home windows and 80% of the sun’s harmful rays can pass through could cover also, reflected glare from snow, ice and sand causes almost twice the risk of sun damage.

The skin cancer foundation recommends UV protected sunglasses, protective clothing, and application of sun screens while in the sun and avoidance of sun exposure when the sun’s rays are most harmful, between 10am and 4pm. Examine your skin from head to toe every few months. See your physician if you notice a change in a skin growth, the development of a new growth or one that fails to heal.

Questions or comments – contact me at [vclarq@tiac.com](mailto:vclarq@tiac.com)

### **News from the Walking Club...**

The Walking Club attended the Spring Walk on May 19, 2004 at the Cape Cod Canal. This was the “Keep Moving Program” sponsored by the Commonwealth of Massachusetts Department of Public Health. The walk was along the canal with markers for one, two and three miles.

## **View From the Rear View Mirror**

Well here we are again approaching the long, hot, humid summer.

Is your home cool enough for you? Or are you uncomfortable sitting in front of that old fan, trying to keep cool. Again the COA has the answer to all (well almost all) of your problems.

Come on down to the Newell Center and enjoy the central air conditioning. Don't forget you CAN have your cake and eat it too. Be cool....play Bingo. We will pick you up on Fridays for a hot lunch (or bring your own) and we will bring you home after the game at 3:00pm.

We have enjoyed having some new people on the Stop & Shop run and the Wal-Mart and Walpole Mall runs AND we still have room for more. There is nothing nicer than poking around in nice air conditioned comfort while the temp is 90 outside. Not to mention lunch with the "girls" or "guys". The trip to the Arnold Arboretum in May was simply a joy. Check the newsletter calendar for dates in July and August.

The trip to Providence Performing Arts Center was enjoyed by 19! (a full bus). June was full of fun too with a beautiful trip to Tower Hill Botanic Gardens in Boylston. The Adams Farm trip was also nice.

Check the newsletter for trips scheduled for July and August.

See you on the bus!

Carol & Jane

In response to calls for emergency transportation...

The COA must reiterate that it is not possible for us to accommodate them. The van driver has a schedule of events for each week. Most of these events have been planned well ahead and usually have a group of 19 people signed up in advance. The Walpole COA is very committed to improving the lives our seniors but we have limited resources.

## **Consumer Scams Targeting Homeowners: Owners Beware!**

Lenders use a variety of scams to sell high-cost loans to homeowners. Beware if a lender tries any of these practices on you:

**Loan Flipping:** The lender refinances a loan repeatedly. High points and fees are charged which are included in the amount financed resulting in you paying interest on the loan and the fees.

**Unaffordable Loans:** A lender may sell you a loan you cannot afford. If you can't pay, the lender can foreclose and take your home, taking all the equity that you spent years to build. You may also not be able to make the payments because the lender charged you high fees.

**Mortgage Brokers:** While mortgage brokers should be helping you, dishonest ones only want to help themselves. Loans always cost more if a broker is involved. Some brokers sell you loans that cost more than they should so that they can get a kickback from the lender.

**Hidden Loan Terms:** One of the most common is a “balloon payment” that must be paid at the end of the loan term. This is a final payment that is due after you have made all of your monthly payments under the loan. The balloon payment can be as big as the original amount borrowed. Some people have to take out another loan just to pay the balloon payment. Some loans have prepayment penalties that prohibit you from paying off a loan early if you could get a better rate from another lender. “Adjustable rate” loans have monthly payments that increase over time with the payment always going up and never down.

**Door-to-Door and Home Improvement Scams:** Some contractors will offer to do work for you and arrange the financing. Once you agree the contractor starts the work. The lender then asks you to sign papers to finance the work. Once you sign, you may have received a larger loan than you wanted and the contractor may not finish the job since the lender has already paid him.

**Protect Yourself by:**

- Being cautious:** Be suspicious of offers of a “bargain loan”;
- Shop around:** Take time to explore your options;
- Ask questions:** Know exactly what the lender is offering and review all paperwork ahead of time so that you understand it and can ask questions;
- Read everything carefully:** Don’t sign anything you do not understand. Ask for papers in advance and ask a friend or lawyer to review it before you sign it; and
- You can change your mind:** You can back out of a loan anytime before you sign it. If you already signed, you have three business days from the date of signing to change your mind. This means you can cancel the loan and get a refund of your closing costs.

Materials provided by South Middlesex Legal Services and the National Consumer Law Center

The above information is important to elder homeowners. Our goal is to keep you in your home and financially stable as long as possible. Please share this information with your “young” neighbors. No one should be a victim of a scam or misleading information.